

## State Employees

Your payday just got *even* better.

Receive up to a value of  
**\$1,370**  
or more in one year with Chase At Work!

### MORE VALUE

#### Chase Workplace Checking<sup>SM</sup> Account

- No monthly service fee when you have direct deposit of payroll (*a value of \$120 per year*)
- Earns interest when balance is \$2,500 and greater
- Free Chase ATM access
- Two free non-Chase ATM transactions per statement cycle<sup>1</sup> (*a value of \$36 per year*)
- Unlimited check writing
- Full-service branch access
- First order of 50 checks is free (*a value of \$10*)
- Free check safekeeping
- Free online banking with free online bill payment at [www.Chase.com](http://www.Chase.com)
- Free email, voice and text alerts

#### Chase Savings<sup>SM</sup> Account

- No monthly service fee when linked to your Chase Workplace Checking account (*a value of \$48 per year*)

### MORE CONVENIENCE

#### A nationwide network—working for you

- Free access to more than 7,800 Chase ATMs
- More than 2,600 branches
- Free phone and online banking—24/7

#### Chase Visa<sup>®</sup> Check Card

- Accepted at millions of Visa locations worldwide, wherever Visa debit cards are accepted to make purchases, instead of using cash or checks
- Free built-in security features, including zero liability<sup>2</sup>

#### Chase Credit Cards<sup>3</sup>

- No annual fee credit cards
- You choose from low-rate cards or reward cards offering cash back, travel, gift cards or merchandise

### MORE CHOICES

#### Discounts on Loans

- Receive a valuable home equity offer:
  - Get a .50% discount off our regular home equity rate for the first six months on a new line or loan<sup>4</sup> (*an average value of \$110*)
  - Get a .25% discount off our standard home equity loan rate with automatic payment<sup>5</sup> (*an average value of \$146 per year*)
  - Easy to apply, no closing costs and fast credit applications
- Discounted mortgage loan closing costs<sup>6</sup> (*a value of up to \$500*)
- Receive a 1% origination fee discount with an Education One<sup>®</sup> loan<sup>7</sup> at [www.educationone.com/atwork](http://www.educationone.com/atwork) (*a value of up to \$400*)

#### Investments\*

- Free financial review from Chase Investment Services Corp. Investment Representatives
- Investment accounts, Traditional and Roth IRAs, 401(k) rollovers
- View a summary of your linked investment account on your monthly checking statement
- Access your investment account online at [www.Chase.com](http://www.Chase.com)

**Michael Jackson**  
**317-321-7241**  
**Room E033**

*Continued...*

\*Securities and investment advisory services are offered through Chase Investment Services Corp. (CISC). CISC, a member of NASD and SIPC, is an affiliate of JPMorgan Chase Bank, N.A.

**INVESTMENT PRODUCTS:**  
**NOT FDIC INSURED • NO BANK GUARANTEE • MAY LOSE VALUE**

**CHASE AT WORK**

**CHASE** 

1. ATM owner may assess a fee.
2. Zero liability—Chase reimburses you for any unauthorized card transactions made at stores, ATMs, on the phone or online when reported promptly.
3. Subject to credit approval. Chase credit cards are issued by Chase Bank USA, N.A., and may be serviced by its affiliates.
4. **The No Closing Cost Line of Credit** features variable rates, which, as of 9/22/06, range from 7.49% to 9.50% APR for the first six months of the line, and after the introductory rate period range from 7.99% to 10.00% APR for line amounts of \$50,000 up to \$500,000 (in NY our lowest rate is 7.24% APR for the first six months, except for the five boroughs of NYC, and 7.74% APR after the introductory rate period). Please call about rates on lines less than \$50,000. In CT, IL, MI and NJ, for line amounts of \$150,000 or greater, our best rate is 6.99% APR for the first six months and 7.49% APR after the introductory rate period. Lifetime APR will not exceed 21%. Rate requires an 80% or less combined loan-to-value (CLTV) ratio. 1.00% will be added to rate for rental properties. Lines are also available up to 100% CLTV, except for Texas Homestead properties. The Chase No Closing Cost Line of Credit has a maximum line amount of \$750,000 and may not be used to purchase the property being used as collateral. Property insurance is required; if the collateral is determined to be in an area having special flood hazards, flood insurance will be required as well. If you close your line of credit within 36 months of the date upon which it is opened, you will be required to pay an early account closure fee, equal to the lesser of 1% of the line amount or \$400 (except in MN, NC and TX Homestead). Borrower is responsible for a \$50 annual fee after the first year, except Texas Homestead properties. In FL, GA, KS, MD, MN, NY, VA and Orleans Parish of LA, Chase pays your mortgage taxes, estimated to be \$10–\$5,000 (\$75–\$10,625 in NY). However, in these states, in addition to any account closure fee, you will also be required to repay anywhere from 50–100% of the mortgage tax amount if you close your line within the first 36 months after the date it is opened. The average value of \$110 example is based upon an average home equity loan of \$58,411 and an average line balance of \$30,000.
5. .25% loan rate discount is for optional automatic payment from a Chase checking or savings account. Rate is subject to increase if the discount condition terminates. The average value of \$146 example is based upon an average home equity loan of \$58,411.
6. The closing cost rebate will be applied automatically at closing. The borrower is responsible for all other closing costs. This offer may not be combined with any other promotional offer or rebate, is not transferable and is available only to employees of participating Chase At Work companies.
7. Education One® loans are subject to credit approval, verification of income and student's enrollment, and a completed, signed application and promissory note. Up to \$40,000 annual loan limit; \$130,000 cumulative borrowing limit. Education One loans can be used for undergraduate, graduate, professional, career and continuing education at participating schools nationwide, and repayment can begin after graduation.

All home equity and mortgage products are subject to credit and property approval. Program terms and conditions are subject to change at any time without notice. Not all products are available in all states for all loan amounts. Other restrictions and limitations apply.

Deposit products are provided by JPMorgan Chase Bank, N.A. Member FDIC

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